

Chart 13: MODELS OF COVERAGE FOR FLEX WORKERS

Model	Target & Eligibility Criteria	Premium Subsidy Source	Administrative & Organizational Issues	Benefits	Underwriting
Western Growers Association	Growers, shippers, packers. \$250 membership fee. 3,300 members and 150,000 lives covered.	Employer and employee contributions	State licensed MEWA	Health insurance, including transitional coverage Workers comp, Legal services, and legislative representation,	None
San Francisco Family Child Care Workers	150 self employed family child care workers, with income above 100% of FPL, below 250-300% FPL.	\$250,000 Mayoral Allocation for 2/3rds of premium Employee pays 1/3 rd Healthy Families coverage for dependent children	SF Health Plan to administer, Individual plan, Knox-Keene modification pending	\$5 co-pay, comprehensive benefits, dental, vision	No
Union Privilege	Temporary, full-time employees who are kept in temp status; Part-timers kept below the hour threshold to qualify for benefits	Employer contributions on a reverse sliding fee scale, Employee premiums on a sliding scale between 100-300%. Vouchers/tax credits - 50% of premium	Purchasing entities such as union trusts and employers associations	Limited benefits, targeted to be less costly than those on market	Large pool, shared risk, guaranteed issue and renewal and portability
SEIU Local #99	School employees w/o benefits	\$1.25 an hour from school district, matching payments from employee	SEIU Local 99 and local school district would administer	Costs \$150 pmp m; Prescription and dental benefits	None Only 300 of the eligible 1200 participate.
Santa Clara Valley Health Plan	Home care workers working at least 35 hours per month	County tobacco tax settlement State match Federal match \$7 pmpm from workers	SCVHP and county Administration on Aging	Full scope benefits , but limited network	None On and off problem is difficult to administer
Los Angeles County	Home care workers, working at least 30 hours per week	Federal, state and county match	County Local Initiative Plan	Full scope benefits , but limited network	None
SEIU	Home care workers and private janitors	Federal, state and county match for home care workers; \$1.50 an hour from building owners for janitors	County purchasing for home care workers; ERISA or Taft Hartley trusts for janitors and/or home care workers	Full scope, but limited provider networks	None

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Working Partnerships	Flex workers	Kaiser's STEPS Health Plan subsidizes 80% of premium Healthy Families for dependent children	Temp workers Association through Working Partnerships	Full scope, but limited provider networks	None Healthy workforce with unstable enrollment
Entertainment Industry	Flex entertainment industry workers and small businesses, Low eligibility thresholds	Employers pay a percent of earnings. Higher wage earners cross subsidize lower wage earners	Taft Hartley and ERISA trusts	Full scope with more limited benefits for transitional coverage	Cyclical, boom-bust nature of employment Carriers' perception of occupational risk
Alameda Alliance	Coverage for IHSS workers, uninsured family members, etc.	Tobacco settlement and annual operating surplus	Based on clinic, provider and community connections	Full scope within Alliance network	Yes
Temp Agencies	Temp workers	Mix of employer contributions and employee (50-100%)	Temp agency	Full or limited benefits	Employee interest is low and turnover is high, Temp wages are low High end, long term temps are the best potential market
Taft Hartley trusts	Unionized unbenefitted flex workers	Union management collective bargaining	Taft Hartley trust provides hours banking, consolidates multiple employers	Full benefits	Unusually strong cohesion and little adverse selection of existing members Offers transitional coverage opportunities when employee hours and/or days decline and/or during job changes between employers